

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Araina HEARON-LARK  
George LARK  
Debtor(s)

Case No. 15 B 38678

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/13/2015.
- 2) The plan was confirmed on 02/10/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/18/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 08/21/2017.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,030.41
Less amount refunded to debtor	\$373.59

**NET RECEIPTS:** **\$7,656.82**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,045.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$320.99
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,365.99**

Attorney fees paid and disclosed by debtor: \$350.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T Mobility II LLC	Unsecured	855.00	855.06	855.06	0.00	0.00
CCI Contract Callers, Inc	Unsecured	1.00	NA	NA	0.00	0.00
Cda/pontiac	Unsecured	1.00	NA	NA	0.00	0.00
Chase	Unsecured	250.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	8,056.06	5,687.20	5,687.20	0.00	0.00
Collection/Credit Collection services	Unsecured	329.00	NA	NA	0.00	0.00
Credit Acceptance Corp	Unsecured	0.00	12,156.88	12,156.88	0.00	0.00
Credit Management	Unsecured	418.00	NA	NA	0.00	0.00
Dependon Collection Service	Unsecured	1.00	NA	NA	0.00	0.00
Dependon Collection Service	Unsecured	1.00	NA	NA	0.00	0.00
Enhanced Recovery	Unsecured	1.00	NA	NA	0.00	0.00
Enhanced Recovery	Unsecured	440.00	NA	NA	0.00	0.00
ERC/Enhanced Recovery Corp	Unsecured	301.00	NA	NA	0.00	0.00
ERC/Enhanced Recovery Corp	Unsecured	202.00	NA	NA	0.00	0.00
Gateway Financial Services	Unsecured	7,804.43	8,393.43	8,393.43	0.00	0.00
Heritage Acceptance Corp	Unsecured	11,010.00	11,010.02	11,010.02	0.00	0.00
Illinois Dept Of Employment Security	Unsecured	0.00	6,569.75	6,569.75	0.00	0.00
Illinois Title Loans	Secured	780.00	695.74	695.74	279.31	32.01
Indiana Dept Of Revenue	Unsecured	0.00	278.00	278.00	0.00	0.00
Indiana Dept Of Revenue	Priority	0.00	2,119.94	2,119.94	0.00	0.00
Internal Revenue Service	Unsecured	0.00	3,839.20	3,839.20	0.00	0.00
Internal Revenue Service	Priority	3,525.79	3,598.08	3,598.08	0.00	0.00
Marauder Corporation	Unsecured	1.00	NA	NA	0.00	0.00
Municipal Collections Of America	Unsecured	337.00	NA	NA	0.00	0.00
Payday Loan Store	Unsecured	1.00	1,238.23	1,238.23	0.00	0.00
Payday Loan Store	Unsecured	1.00	741.00	741.00	0.00	0.00
Phoenix Mng	Unsecured	270.00	NA	NA	0.00	0.00
Phoenix Mng	Unsecured	115.00	NA	NA	0.00	0.00
Q3 Realtors	Unsecured	1.00	NA	NA	0.00	0.00
Stellar Recovery Inc	Unsecured	1.00	NA	NA	0.00	0.00
United Auto Credit	Unsecured	1,247.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
United Auto Credit	Unsecured	NA	2,315.13	2,315.13	0.00	0.00
United Auto Credit	Secured	8,497.00	7,250.00	7,250.00	2,437.44	542.07
Westlake Financial Services	Unsecured	485.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,945.74	\$2,716.75	\$574.08
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$7,945.74</b>	<b>\$2,716.75</b>	<b>\$574.08</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,718.02	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,718.02</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$53,083.90</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,365.99</u>
Disbursements to Creditors	<u>\$3,290.83</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$7,656.82</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/26/2018

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.